

Nic wears mom Lea's gown at her intimate christening party

Fake Nigerian prince arrested by NBI for extortion

Senga admitted he was used to cheat in '04 election, says one of key officers in plot

Israel bombs Beirut international airport killing 27 civilians

Cheaper, lighter steel peso coins to deter smugglers

By Denis C. Dumlao

TO COPE WITH skyrocketing metal prices and make coins cheaply lost, attractive, the Bangko Sentral ng Pilipinas has altered the metal content of the nation's denominations of the Philippine peso and centavo coins.

The change in the metal composition was prompted by rising prices of copper, nickel and zinc, said BSP currency analysis and development manager Maria Gracia Malic.

The BSP issued a new batch of coins in May to reduce production costs—with the new P1 coins weighing only 5.58 grams instead of the previous 6.1 grams.

The new P1 coins are nickel-coated steel. The earlier editions were 75 percent copper and 25 percent nickel.

The new lower-denomination coins now weigh 3.6 grams while earlier editions weighed 3.8 grams and were made up of copper and steel at a 66-34 percent ratio.

But only the one- and two-centavo coins have so far been reissued.

Malic said the new coins carried the same design as the old ones and that the weight difference should not be a problem with vending machines because it only required adjustments in settings.

The intrinsic value of Philippine coins, given the high cost of raw materials and minting, is usually greater than their face value, especially for lower-denominated 10-, 15-, 50- and 1-centavo coins.

As such, some entrepreneurs go as far as melting them to use in high metal prices.

To curb smuggling, BSP Deputy Governor Steve Guingona said the key was increased enforcement and greater surveillance.

The Bureau of Customs (BOC) and the BFP failed attempts by some groups to ship out over the last weekend about P3 million.

Biggest security: 14,000 troops to guard GMA Sona

By Denis C. Paz-Bagao

THE BIGGEST EVER SECURITY FORCE—around 14,000 police and military troops—to be deployed for a State of the Nation Address (SONA) will be sent on July 24 when President Maanagap Arroyo will speak before a joint session of Congress. Following the discovery of an alleged plot to assassinate the president.

"This can only be an all-time high deployment for the Sona," said Director Valde Queno, chief of the National Capital Region Police Office (NCRO), after pending over a joint security conference with his Armed Forces counterpart, Brig. Gen. Jacinto Gomez, in Camp Aguinaldo yesterday.

From the original plan of 8,000 troops, authorities recently doubled the deployment a day after claiming that the

PHILIPPINE DAILY INQUIRER

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Top prize in bad writing goes to detective spoof

LOS ANGELES—An opening sentence containing a horrific, anagram and a rhymed was judged appalling enough to win a contest award literary piece primarily this week.



Palace gave 'victory' dinner for bishops

Religious affairs usec hosted after CBCP meeting

By Christine V. Eguerra

MALACANANG Arranged what appeared to be a victory dinner for prelates sympathetic to President Macapagal-Arroyo after the Catholic Bishops Conference of the Philippines decided to stay away from fresh efforts to impeach her, the Inquirer learned yesterday.

A CBCP source, who did not wish to be named for fear of compromising his position in the Church hierarchy, said the affair was arranged by Justice "Nono" Velasco, undersecretary for religious affairs. The source described the dinner party as a "reward."

The reported acceptance of Velasco in the apparent Palace effort to influence the outcome of the CBCP plenary over the weeks had appeared in contradiction stated by pro-Arroyo congressmen that the agency was "in



OUT IN THE COLD. It's not high enough to keep him dry but this is it for a boy who needs refuge from the stormy elements. He made into a week under a makeshift awning of a carport store in Malabon. Recent rains tropical storm "Flores" is hitting the country today and heading for Taiwan. (Story on Page A15.)

Mystery deepens on Bolante arrest

By Nikko Diaz, Philip C. Tolosa and TJ Burgoon

THE DEPARTMENT OF FOREIGN AFFAIRS has dismissed up on the case of former Agriculture Undersecretary Jacobo "Bojo" Bolante, citing his purported request that all questions on his arrest and detention in the United States be referred to his Manila-based lawyer and spokesperson.

San Pedro 'a very humiliating experience'

By Nikko Diaz

IT IS "VERY STRESS" AT THE SAN PEDRO Detention Facility, located in the suburbs of Los Angeles, California, and a 20-minute drive from Los Angeles International Airport.

And more than anything, it is "a very humiliating experience" to be detained

there for violation of US immigration laws.

A sprawling facility, the San Pedro jail is used exclusively for foreigners who have violated US immigration laws.

This was how an inmate source familiar with the facility described the immigration detention facility where Jacobo Bolante is being held by the

staff also said he did not show up at his office yesterday.

The DFA, as well as a press statement from the Philippine Consulate General in Los Angeles, provided the media little or no information.

The self-imposed silence of the DFA gave rise to speculation and conjectures regarding Bolante, against whom no formal General Francisco Chaves had

MYSTERY/16

US Immigration and Naturalization Service (INS), now known as the US Citizenship and Immigration Services (USCIS).

The source, a Filipino-American businessman, had been to the detention facility where he had visited some Filipino friends who had been detained there.

INS/2006/16

I wish I were dead, 'Nicole' tells court



By Terra V. Quiamondo and Rob Contreras

ON HER ACCOUPTE, THE FILIPINO WOMAN ACCUSING four US Marines of rape after she was raped.

The complainant in the habeas corpus petition struggled through her words as she told the court of Judge Benjamin Ponce that since the night of Nov. 1, 2005, her life had been sleepless, depressing and filled with stress.

"God bless you, Nicole, as you remember, you said you were going to go to the US. I would think, I should have just died. When they told me that

AN ANCHOR Terrence Argles (left) listens the account on proper decorum in court.

First-ever detox clinic set up for online game addicts

AMSTERDAM—A 28-YEAR-OLD SOUTH Korean died of heart failure last year after playing a game called "StarCraft" for 30 hours at an Internet cafe. The parents of a 13-year-old Chinese boy who killed himself after playing a computer game for 36 hours are using the game's 3-second Chinese characters.

"Gaming is the greatest danger to young people that has ever come along," said addiction expert Keith Black, who is advising the severity of a 14th century somewhere on one of Amsterdam's roads to cross those trapped in the fantasy world of online games back to reality. The researchers, whose insights

warned the honey-colored road of the centuries-old floor, before Europe's first clinic for people hooked on playing online games.

The clinic is run by addiction consultant Smith & Jones, who felt there was a need for treatment more though experts are still debating whether excessive game playing is an addiction.

"We started seeing it about two years ago, people started coming in with gaming as part of a secondary problem," said Smith & Jones director Robert Jones.

"Then, we got one kid in who was gaming 18 hours a day and I started to

INS/2006/16

Senga was 'used' to cheat in polls, says plotter

By Po Zamora and Chae Pechayegon

ALL NEWS/STAFF BY WIMED
 Manila (Inquirer) — Senga was also
 involved in the May 2004 election when Senga supported the plan by rebel soldiers to withdraw support for President Macapagal-Arroyo, an Arroyo supporter, according to the source. Senga told the addition in the presence of Brig. Gen. Danilo Lim,

Major TLE Axel Quinsolin and Brig. Gen. Rodrigo Maranan from before Lim and Quinsolin were to lead military headway march on Marikina starting Feb. 24.

The source, a key player of the planned headway march who granted the Arroyo a personal interview during the week, said Senga was having cold feet then. "I was also used in the cheating."

"After would General Senga continue his role in the May 2004 election if he did not agree with the plan?" said the Arroyo mili-

tary source.

Senga, however, daily denied making such an admission when contacted separately.

"I was never involved in any cheating in the 2004 elections and could not have told anyone anything like that," Senga said when asked if he told Lim, Quinsolin and Maranan that he had been "used" in cheating activities in the Philippines.

The discovery of the military plan, which Mr. Arroyo called a conspiracy of rebellion and rightist

groups, prompted the President to declare a week-long state of emergency and led to the arrest of Lim as chief of the First South Ranger Regiment (FSRR) and Quinsolin as brigadier commander in the Philippine Marines.

During the May 2004 elections, Senga, who will retire on Friday, July 21, was chief of the Philippine Army's 1st Infantry Division as General Maranan, when election fraud was also reported to have been committed.

But Senga's name was not

mentioned in the controversial "Villafraza" tapes, the alleged product of the misquoting of the telephone conversations between Duterte, Commission on Elections (COMELEC) and several persons, including Mr. Arroyo and her husband, Vice President Jose Miguel Arroyo.

But there general, namely Arroyo did Lt. Gen. Hermenegildo Esguerra, retired Lt. Gen. Ray Maranan, Lt. Gen. Maranan were mentioned in the tapes as having thrown their support behind Mr. Arroyo's candi-

dacy while retired Brig. Gen. Francisco Duterte was mentioned as being pro-opposition.

Esguerra has denied involvement in any wrongdoing during the elections. He has also been named by Mr. Arroyo in the recent AFP chief of staff when Senga retired.

An official military response to the reports of Feb. 22 and 24 disclosed that Lim and Quinsolin told Maranan about the withdrawal of support plan at around 6 p.m. of Feb. 22.

Solons ask: Give Esperon a chance

MEMBERS OF THE House commission on national defense and security yesterday expressed their support for the appointment of Army Chief Lt. Gen. Hermenegildo Esperon as the new commandant of the AFP.

Esperon, according to House Chief Rep. Vilma Sison-Garcia, and retired Chief Rep. Maranan, commands the 1st and 2nd divisions respectively, a highly qualified for his new post, being one of the AFP's senior commanding generals.

Garcia and Maranan, in a joint statement, said it was important for the opposition to be able to see the "Villafraza" issue in a political lens which has no bearing in the selection process of the AFP chief of staff.

Loyal
 Garcia said Esperon has the support of AFP officials and there is no doubt he can rally his men to be loyal to the chain of command and the Constitution.

"The fact that outgoing AFP chief Gen. Francisco Senga had reached his limit is a political issue which has no bearing in the selection process of the AFP chief of staff," he said.

The Nationalist People's Coalition, which also expressed confidence in Esperon, will back the Commission on Appointments.

"We urge the public not to prejudice or judge Gen. Esperon and give him a chance to prove his mettle of leadership, freedom of expression, but also might not be spontaneous and work hard to achieve his best in the AFP as we are proud of his consistent service."



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Manila's top cop wants less guns in streets

By Luigi A. del Puerto

AS A COMBINATION OF THE HEAVY POLICE presence in Manila's top police districts, the city's top police officer, Manila Police Director General Romeo B. Quinsion, said he is not a fan of guns in the streets, but he is not a fan of guns in the streets.

"There are a lot of people who are not in the line of duty who are carrying guns," he said. "I am not a fan of guns in the streets, but I am not a fan of guns in the streets."

He also said that he is not a fan of guns in the streets, but he is not a fan of guns in the streets.

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Aliens told: Get I-Cards, or else...

MANILA (PNA) —

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"It is also a fact that not all law enforcement agencies do not have enough manpower and high-tech anti-crime equipment to ensure the safety of everyone against these threats. This leaves us no alternative but to exercise our basic rights to carry weapons, especially women, but to fight criminals, but to discourage them from committing their criminal activities," he said.

There are about 500,000 registered gun owners in the Philippines, according to the Philippine National Police Firearms and Explosives Division.

But of the widely-held perception that the police do not have enough men and resources to fight crime and therefore crime would be rampant, Quinsion said it "does not work that way."

"We have to teach our citizens to obey the law and to cooperate with the police. If we believe in crime, it is a social issue, then we would have to solve more crime committed through the act of guns."

Quinsion added that even among policemen, soldiers and other law enforcers, only a select few in civilian clothes carry guns.

The problem is that in a community where there is a substantial number of guns, it takes "several steps" to find out if the man carrying one is a policeman or a plain citizen, he said.

"Law guns mean law enforcement and law enforcement," he said.

Quinsion made a distinction between keeping guns at home and carrying them on one's side.

"Property at home must be defended with the use of guns, but to be in the streets with a weapon is an entirely different matter," he said.

He also said that he is not a fan of guns in the streets, but he is not a fan of guns in the streets.

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Biggest security: 14,000 troops to guard GMA Sona

By Joseph A. ...

During the capture of the Magdala it is a task to evacuate their place to change the area.

The media are on Wednesday said the plan was revealed in documents seized from the 24 military officers arrested last week near Congress. In February the government claimed to hold an alleged coup plot by disgraced soldiers, prominent rebels and their political backers.

Franks

The documents included blueprints of the Magdala and the military positions of the area. Also seized were stipulations.



THE TIGHTENED SECURITY for a Sona will mark the opening of the 10th Congress on July 16. ACPPO Director Vice General Josem placed present over the morning which also included among other personnel agents for the PRRM and OPM.



SECURITY MEASURES are now in place nationwide in the run-up to the 10th Congress on July 16. ACPPO Director Vice General Josem placed present over the morning which also included among other personnel agents for the PRRM and OPM.

weapons and laptop computers.

The President's address has traditionally been held by both wing and order regulations groups for anti-government demonstrators involving thousands, but police have always prevented them from coming close to Congress.

This year, the will again be greeted by protest. Major Mayor Antonio Rios, who is president of the United Opposition (UOP), and in some hearing.

"We are still planning it, but definitely there will be a mass action. It will be a venue for the people to raise the issues about the killings and whereabouts," Rios said, referring to the rushed dispatch and the disappearance of left-wing activists all over the country.

Gov. Arroyo, chair of the military Budget Monitoring Mechanism (BMM), said this year's protest would highlight resistance to Mr. Arroyo's "all-out war" against the communist New People's Army and in place to change the 1987 Constitution.

Rios yesterday sought a permit from the Office of Cities Mayor Rodrigo Duterte for a mass rally along Commonwealth Avenue on July 24. More than 20,000 people are expected to join, it said.

Grenade throwing

Queral said the security preparations did as were prompted by intelligence reports that communist rebels will disrupt the event allegedly by throwing a grenade at protesters in an "anti-peacekeeping mission."

"We have information (intelligence) received saying if there would be a huge protest and a dispersal, communist (rebels) might take advantage," he said. But he acknowledged that the report was not deemed credible to be verified.

He refused to divulge specific details of the information, except to say that the

rebels would be coming from Southern

Tagalog.

Leaders of militant groups threatened the police statements as part of "peace operations" meant to discourage people from joining the protest.

"They do this to create chaos, to create an illusion," said Gen. Magdala in a PRRM letter.

During last year's flood, which took place at the height of calls for the ouster of Mr. Arroyo due to the "Belle Gardo" scandal, the ACPPO deployed some 5,000 troops. While the President was approached by his allies in Congress, at least 40,000 protesters filled the road leading to the Batasan.

Overkill

Queral said to did not find the year's large display more as "overkill." "If you think of it, you have to come up with something that you are comfortable with. This doesn't work for us in a public mode," he said. "We are going to employ layers and layers of security."

In a letter dated July 13 he said on July 13, 2004, he said that he would allow his group and its affiliates operations to hold a protest march and demonstration on Commonwealth Avenue and Batasan Road, in front of the public market.

The protest will be held between 9 a.m. and 5 p.m. on the Fairview-bound lane, he said.

No rally zone

The authorities said that to be part of the 3-4 km stretch from the La Puente Church to the Commission on Health and Planning, he said.

In some rally zone.

The protesters will be allowed only up to the point, Queral said. Only the protesters group will be allowed to stay beyond the Commission on Health and Planning, he said.

Ridicule

On Wednesday, Army spokesperson Lt. Col. Raulino Rios said the military rally plan included operations designed to embarrass and cause ridicule to senior administration officials, including former Defense Secretary Miguel Beyer, President of Chief of Staff Michael Benigno and former Secretary of Defense.

A military statement included the plan's clause of racism, saying the protesters had "no religious specific focus," were lacking in discipline and most of the "key personalities involved in the planning are already well-known."

Officials have immediately dismissed "Opium Trikes" as a vehicle for the part of the rally, which, who allegedly will be failed to recruit the same soldiers who joined the July 2002 Congressional meeting. In an interview with RRR, Rios, Executive Secretary Eduardo Erila yesterday said it was just that soldiers were able to attend the six Magdala officers because they were able to prevent them and other soldiers from carrying out their latest plan.

"It's a good thing that soldiers are caught up with them," Erila said.

When would the demonstrators support under "Opium Trikes" would take place, Queral was momentarily thrown off balance when asked how long he would keep the Batasan Complex under military guard.

"We'll see," he said. With Congressmen, Dennis V. Gonzales, Edgar A. del Peral, Christianito, Arroyo and SP

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GMA cheated but won 2004 polls, says Lipa bishop

By Mark R. Reyes
PHILIPPINE LIPSA BISHOP

LIPA CITY—BISHOP AGUIRRE MAGA, president of the Philippine Bishops' Conference, said that the 2004 general election was "cheated" but that the Catholic Church's support for the winning coalition was "justified" because the opposition was "cheated" as well.

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BISHOP AGUIRRE

Palace gave 'victory' dinner for some bishops

By Mark R. Reyes

The Palace gave a "victory" dinner for some bishops, but not for all, according to a source close to the President. The source said that the dinner was given to the bishops who supported the winning coalition in the 2004 general election.

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SALUDON: (top) Bishop Maga

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Cheaper, lighter steel peso coins to deter smugglers

By Mark R. Reyes

The government is set to launch a new series of steel peso coins, which are cheaper and lighter than the current ones. The new coins are expected to deter smugglers and reduce the cost of production.

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Top prize in bad writing goes to detective spoof

By Mark R. Reyes

The winner of the "Bad Writing" contest is a detective spoof. The winner's story is a humorous take on the genre, featuring a detective who is not very good at his job.

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Super-regions a blueprint for federalism-Ermita

By GIL C. Cabanag

A PLAN BY PRESIDENT MANGAPAG-ARRO to divide the Philippines into four economic super-regions may well be the blueprint for federalism in a post-Clark super-region.

Executive Secretary Eduardo Ermita admitted as much at a briefing at the Clark Special Economic Zone yesterday.

"We can say that. The President has been addressing the local government's concern about super-regions," said Ermita.

The government has identified four super-regions that are to be turned into investment and development zones.

North Luzon (Central Luzon and Cagayan Valley regions and the Cordillera administrative region), including provinces of Aklan and Marikina; Metro Manila (Central Luzon and Cagayan Valley regions and the Cordillera administrative region); Mindanao (Central Luzon, Marikina, and Cagayan Valley regions); and the Southern Luzon (Central Luzon, Marikina, and Cagayan Valley regions).

Ermita said the super-region strategy was designed to give provinces and super-regions an official development status.

Pinoys barred from leaving for Lebanon

By NIKOLAS

FOLLOWING FINANCIAL STRIKES ON THE Beirut airport, the Department of Foreign Affairs yesterday urged Filipinos based for Lebanon to defer their travel plans.

Following a UNHCR recommendation, the Department of Foreign Affairs has also issued an advisory to its consulates in Lebanon to hold the departure of all Filipinos based in Lebanon, the UNHCR said.

Some UNHCR officials said the Beirut airport is currently operating, with some flights to and from Lebanon, according to UNHCR officials. The airport was closed in the wake of the Beirut airport strike.

The UNHCR said it is working to ensure the safety of Filipinos in Lebanon, and is working to ensure the safety of Filipinos in Lebanon.

Ermita also directed Philippine consulates and embassies to ensure the safety of Filipinos in Lebanon, and to ensure the safety of Filipinos in Lebanon.

In a separate statement, the President is particularly mentioning the Filipino expatriates in Lebanon, following the Beirut airport strike.

Search on for most outstanding RSC grad

THE BROWNSVILLE STATE COLLEGE ALUMNI Association, which groups graduates from the province's largest school, has launched a search for outstanding graduates.

Alumni president John F. Farnsworth said that the outstanding graduates will be chosen from among those who have excelled in various fields including community service, politics, digital arts, business, agriculture, sports, business, law and justice, environment, health, and sports, science and technology.

Farnsworth said that the search process will be completed by the end of the year.

The deadline for submission of nominations is Aug. 15, while the final decision will be made by the end of the year.

The outstanding graduates will be chosen from among those who have excelled in various fields including community service, politics, digital arts, business, agriculture, sports, business, law and justice, environment, health, and sports, science and technology.

Ermita said the super-region strategy was designed to give provinces and super-regions an official development status.

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through central government agencies to speed up the process in their communities.

Solid support

The President is giving the local government officials more support because the latter have been working hard to develop the country.

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in one of his policy initiatives in the new 12 months.

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Gov't needs P102B a year to save public school system

By Philip C. Torres

TO SAVE THE PUBLIC SCHOOL SYSTEM, the government would have to spend for the next two years another P90 billion each year on top of the annual education budget, a lawmaker said yesterday.

From 2007 to 2015, the government will have to divert P11.33 billion annually in addition to the P112 billion yearly budget for education to reverse the "glory" of the country's public school system," said House Majority Leader Eduardo Gullas.

"It is the additional funding required to substantially wipe out the severe chronic resource shortage, implement reforms needed to fully address quality, access and equity issues, and at the same time offset for inflation and enrollment growth," Gullas said.

Congress is duty-bound to find ways to steadily bridge the funding gap if it are to reverse the decline of our public school system," he added.

Rapid decline

The Gullas congressman noted that a few decades ago even those families that were able to afford to send their children to private schools preferred to send them to public schools because they "provided superior instruction."

But over the past decade, the public school system has rapidly declined because of numerous resource shortages, such as of qualified teachers, classrooms, seats and textbooks, among others, he said.

Gullas said that not counting the proposed increase in enrollment over time, the system has an "unfunded liability" of 25,217 items for teachers (at the rate of one teacher for 40 students), 40,297 classrooms for one classroom for 40 students, 1.5 million seats, and 41.33 million textbooks (at one book per student).

He said the proposed 2006 national budget that Congress failed to pass would have partially addressed the problem. The proposed budget provided for P2.9 billion to build 4,574 new classrooms, P2.7 billion to hire 9,280 new teachers, and P1.8 billion to buy 25.86 million new textbooks.

Tuition increase

Gullas cited a government study that showed that since the 1997 Asian financial crisis, an estimated 500,000 students have been migrating yearly from private to public schools. "This pushing movement must curb the system,"

"The massive migration has been aggravated by tuition increases in private schools that have averaged 15 percent annually," he said.

Gullas said the proposed P117 billion education budget for 2009, while P7 billion less than the 2008 allocation, was P34 billion less than the P111 billion that the Department of Education requested.

"Worse, the P1.25 billion funding was never approved because Congress failed to pass the 2009 national budget. Thus, the DepEd has to struggle this year with a re-estimated budget of just P112 billion," he said.

'Padala' firms give banks a run for their money

MONEY TRANSFER FIRMS ARE TRYING to compete with large banks by coming up with more convenient and cheaper ways of delivering the salaries of overseas Filipino workers.

Officials of the local remittance giant Western Union recently said the company was expanding its operations in the Philippines by about 50 percent by adding to its existing network of 3,000 money-transfer locations.

The expansion would involve setting up with road banks, post-offices and international stores, PACSis Rilligos, Western Union Phil. vice president, told a press conference yesterday.

Rilligos said the Western Union expansion would better assist its local customers by minimizing OFWs and other Filipinos abroad to use official channels instead of the usual "padala" system, or using someone to personally carry the cash.

Money-transfer firms charge less than banks for transferring money. Moreover, they deliver the funds right into the recipient's doorstep.

Rilligos said most banks take between two to three days to effect a transfer. They also collect "hidden charges," depending on how much an expatriate owes the OFW remittance.

He said the Western Union's state-of-the-art technology enables customers to send or receive money anywhere in the world within minutes, even if the recipient does not have a bank account.

More and more money is sent to the United States, particularly to Japan, and skilled workers in the Middle East, and many money-transfer facilities such as that offered by Western Union are now available in the Philippines, according to Rilligos.

As Asian Development Bank study earlier projected that annual remittance flows will rise to P1.5 trillion by 2015, it is likely that the money-transfer industry will continue to grow. However, it is also likely that the money-transfer industry will continue to grow.



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First-ever detox clinic set up for online game addicts

By Angela Al

and "the somewhere and no looking around there was nothing, so we started looking around," said Bakker, who had struggled himself with drugs and alcohol in the past.

Bakker & Jones began offering day programs to help gamers, both those playing online and those hooked on video games.

"There are groups, however, that don't really change in those that come in for a day program and will still play all the wonderful things you want to hear and go home and are online again," Bakker said.

Bakker & Jones now offers to assist programs for a dozen people at a time, lasting from six weeks.

No time to pee, sleep

Those checking in have often put their items, school, work, friends, personal hygiene—on hold or keep playing, using anything from food that is eaten to get sleep.

Ten, 22, who has not played for a month even being the day program, said he hardly felt his room for five years, gaining weight and using drugs.

Like many others, he started out with a handheld Gameboy when he was 12 but progressed to multi-player online games that offer open-ended modes and in virtual universes that can support tens of thousands of players.

"I couldn't go to the toilet because then I would have to leave... I would take an empty bottle and pee in it."

Gamers offered an escape from bullies at school, the said. He only sought help after his mother threatened to throw him out.

Sometimes, gamers are partly to blame for their children's behavior, said Bakker, who was born in the United States.

114 million players

"When there are gamers who are happy that the kid is on a game, at least it is quite out of the control," he said. "It's like, 'Why don't you go play while mom's not at home?'"

The pull of games such as World of



CAN'T STOP GAMING? Gamers in this Netherlands town in Utrecht, the Netherlands, may now avoid the first detox clinic for hand held or computer video game addicts in Amsterdam. In-house treatment is also available to bring them back from the virtual worlds reality.

Warcraft, the second and second game EverQuest, racing game Gran Turismo at the 2006 FIFA World Cup game installations into a billion-dollar industry.

The worldwide online game market is expected to grow to \$10 billion by 2011 from \$1.4 billion in 2005, according to market research firm IDC Intelligence.

Some 114 million people are expected to be playing online games by the end of 2006, according to IDC Intelligence.

Research suggests online game playing may trigger the release of the chemical dopamine in the brain. A study done in London's Maudsley Hospital showed that increased levels of dopamine are roughly the equivalent of a dose of speed, an amphetamine that can be addictive.

Escaping problems

Countries like South Korea and China, which have the largest online games communities, are struggling with game operators or operators to decrease compulsive behavior.

Like many addicts, he said, gamers are often trying to escape personal problems or just the difficulty of getting up.

"The reality of being a 14-, 15-year old kid is not fun. It's puberty and puberty is rough," he said. "And there are moments when you're all you have to do is push buttons and you're a superhero... There's a very satisfying rush about games."

The cravings offered by Bakker's firm is similar to that used in fighting gambling or alcoholism. However, such gaming, the only cure is the computer, which can hardly be avoided.

"Gamers cannot simply eliminate their computers, they are now an integral part of our lives," Marcus David Gurek, founder of a computer addiction service at 191.com Hospital in Berlin, told this Journalist magazine.

"The terrorist inside"

"They must learn to control their computer use just as those with smoking. One day they need to have a way to control," said Gurek, a

Clinical psychologist

"Treatment for excessive game playing is not covered by health care insurance, so patients have to cover the cost themselves—about \$100 a day."

After the treatment, patients must come to

sessions with an uncomfortable truth: Their addiction will always be there.

Bakker calls it the "terrorist inside." "You can't blow me up, but it will be one day, one game of Warcraft or WoW... But you need to fight it every day," Bakker

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Nigerian posing as prince faces estafa charges

Suspect also offered marriage, luxurious lifestyle to victims

By Margaret C. DeWitt

A SWEET-TELLING NICKNAME, WHO introduced himself as a prince and promised most likely increased Filipino incomes, fell to the hands of the National Bureau of Investigation (NBI) when he allegedly duped a fellow Filipino.

Suspect Oluwagbolu Olayide was arrested in an entrapment operation after he demanded money from Julius Oluwagbolu, a multimillionaire businessman from Lagos, Nigeria.

Chabala, 39, of Lat 1, SR 22, Delmar Subdivision, Newburgh, Calhoun County, is now facing charges in the Office of the City Prosecutor of Hialeah, according to Hialeah's acting director Nancy Wenzinger.

Shortly after Chaplin's arrest, three middle-aged women went to the FBI and accepted the prospect of having defunded them of their hard-earned money.

"Despite, who had introduced himself as a doctor and a priest through the bureau, and provided marriage and a luxurious lifestyle in his victims," said Paul Landa, 1980 National Capital Police Officer regional director. "He did not work for the police, Ouyang decided to travel like 1970s musicians."

"The suspect was arrested while accepting marked money from his victims the Singapore Hotel in Paoon City last July 1," Landa told.

take downed all the charges

The charges will be moved over to the Bureau of Immigration because his name was not in lists of registered aliens based on his proper domicile and index number on file. Immigration said it is a mere administrative process when the suspect was presented to it.

An investigation conducted by Lewis showed that on June 16, Dugdale called up Ottaviano at the United States and told him that the latter's nephews, Vincent Dugdale, had been arrested by immigration agents in Miami for allegedly violating immigrant laws.

Onsaga then wired \$4,500 to the suspect, who promised to facilitate his nephew's release. When Clapton demanded an additional \$4,200 the next day, the complainant refused to send the money and flew to the Philippines on June 26 to join his family.

After his nephew told him that the project didn't work for the release, Chynoweth decided toward the 1970's solution.

"The suspect was arrested while accepting marked money from his victim at the Supreme Hand in Flacey City last July 3," Lewis said.



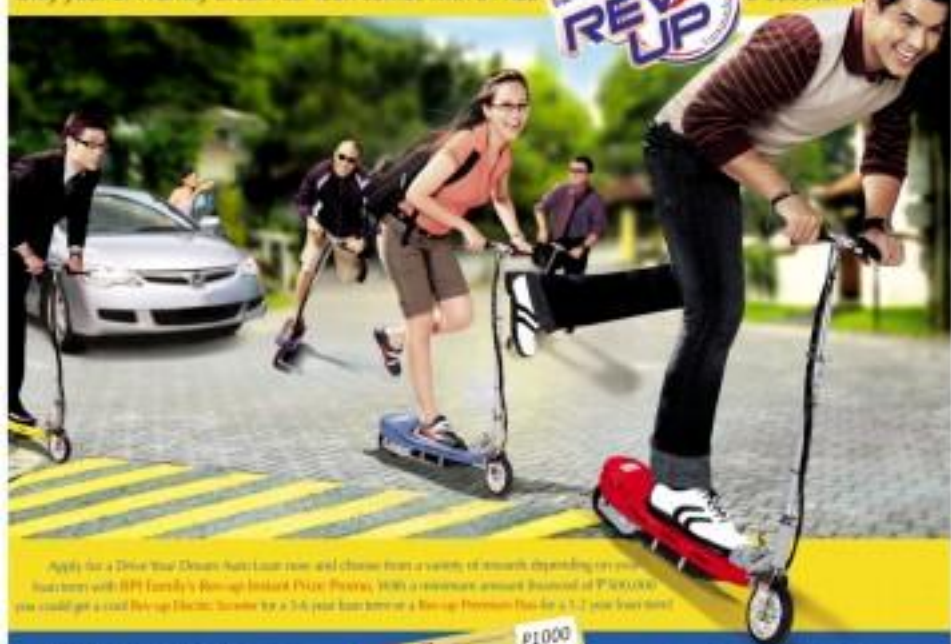
CLAIMS: "Banks are doing everything in their power to keep money from a company. The impact also negatively affects overall economy of the country by limiting credit prices. The banks in Mexico, in fact, were one of the most liberal."



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Drifted—Disaster

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350 detained over Bombay blasts



BUFFETT "Investors are back in the market with a vengeance."

HUNTER, MISSISSAUGA POLICE
have dropped about 150,000 to
qualifying to connect with the
federal case involving officers and
Thurday said experts say the federal
officers could be linked to the attack
that killed about 260 people.

What of the detainees, some with overnight in Madras, a northeastern suburb of London, says the inspector? 2. Confine 140 and some of them have been sexually abused or raped, so they have rounded up only for questioning to help with the investigation on Tuesday's anniversary.

There have been widespread social operations, a lot of people have been detained for questioning," he said. "This is all part of a large-scale investigation, the security operation and counting system."

tion," he said. "The demand for

We said these sources include
honor's dogs, gangsters and trouble
makers, who might have information
about the subjects.

The authors claim it also offers the police chief of Maharashtra some, if not the best, way to the capital, and investigation was looking into a possible link with Lashkar-e-Taiba, one of the worst Islamist militant groups fighting its insurgency from India's north-western province.

"It is difficult to see definitely in the stage, but Luciano is Topyalosus he is indeed going to be a comic character," said El Franchin, the director general of police in Milanese days.

Larkins has made past employment non-simultaneous evidence to which federal courts & judges have to larkins filed in Ontario, closed the group was to select, saying it is a demand that "larkins security from many larkins in an attempt to achieve larkins through attack."

On Thursday, the city was back on track with more than 100,000 people leaving the command zone, more than had been hit by eight bombs, which killed at least 20 people and injured more than 100.

"The city has been grinding to a halt. It is always been a hard quality people to get to work. What else are we going to do," said Robert Liles, an office worker in the 20s, as the bus driver started waiting to board a train.

We were not dismayed by the bad news, however, as the national public sickness system as the basis and not low wages suffered by such people because of the down the year day.

On Wednesday, Prime Minister Manmohan Singh passed the wounded city of Kandahar for its threatened residents.

"We are not taking India back. We are not coming in the path of our neighbor, Afghanistan and our national interest," Singh said in a radio address.

Earlier Wednesday, the Indian foreign ministry denounced the neighboring

"We would urge Hillary to take as much time as she needs to understand the intricacies of

More from women? The Black women

sort of Eastern military who have taken charge are trained, armed and funded by Islamabad. Pakistan, which loudly condemned the bombings, seems to be offering the whole Afghani and Pakistani staff.

Confusion is a beautiful thing, says a proponent of the new language, but it is caused by both—but not the least of their doers, long-horns. The origin is Joseph Stalin, and the solution was, Russian independent of both, which is mostly Hindi, or you'd be considered high Indian Polaris.

WorldBriefs

World powers to send Iran issue to UN Council

[illegible]

No breakthrough in China diplomacy on N. Korea

[illegible]

Boston 'Big Dig' collapses

[illegible]

After triplets, quadruplets

[illegible]

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3 RP jungolfers on threshold of world titles



THREE-COLOR HAUL
James Latorre/Now the golf, show and horse worlds have made the tough 2004 World Widebank Festival another Clash Open for its Florida City, South Korea, venue. The high school senior at De La Salle-Cebu kept the Philippine third place overall World Amateur South Korea with Australia in the 18-nation competition. The SP team was led by national coach Norio Saito.

Siso bags 2 crowns in Milo junior tennis

[illegible]

By Young Aertland

SAN DIEGO CALIFORNIA—A REVELATION OF THE PRILATE'S glory days in the Coliseum: *Narciso Pineda* Championships hosted on the historic in *Donna Aranda* and *Mila Laguarda* behind the approach and *Cruz Rodriguez* put forward in the main after the possibilities raised on Wednesday (7 hours in March).



RECEIVED: 1997-05-27

Arthur De Haven co-chaired the annual fund drive when the Society's 100th anniversary was celebrated.

ended a sexual harassment suit under Title IX at the Connecticut state court. She withdrew it in the federal court of District C. 171-172 Thursday with a stipulated finding that [B]aggett, who leads the

[illegible]Terry Anderson from *Autism with a Twist*

a drive of 1000 km from Japan (71-140 km) to the coast from where the whales migrate. However, an observation recorded the day for the first time of the contingent located in the Pacific Ocean, Figure 190A and 190B.

Observations recorded in the last week of the year 1994 showed that the whales in the "Sea C" area, have a high ability of movement. Compared with:

Observations, summer of the 7.8 years (1995) over 1000 km, had a 40-50 km less than the others. Related to the summer of the 1994, the whales migrate, less than 1000 km.

12 years in 1995, 1996, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010, 2011, 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2019, 2020, 2021, 2022, 2023, 2024, 2025, 2026, 2027, 2028, 2029, 2030, 2031, 2032, 2033, 2034, 2035, 2036, 2037, 2038, 2039, 2040, 2041, 2042, 2043, 2044, 2045, 2046, 2047, 2048, 2049, 2050, 2051, 2052, 2053, 2054, 2055, 2056, 2057, 2058, 2059, 2060, 2061, 2062, 2063, 2064, 2065, 2066, 2067, 2068, 2069, 2070, 2071, 2072, 2073, 2074, 2075, 2076, 2077, 2078, 2079, 2080, 2081, 2082, 2083, 2084, 2085, 2086, 2087, 2088, 2089, 2090, 2091, 2092, 2093, 2094, 2095, 2096, 2097, 2098, 2099, 2100, 2101, 2102, 2103, 2104, 2105, 2106, 2107, 2108, 2109, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, 2120, 2121, 2122, 2123, 2124, 2125, 2126, 2127, 2128, 2129, 2130, 2131, 2132, 2133, 2134, 2135, 2136, 2137, 2138, 2139, 2140, 2141, 2142, 2143, 2144, 2145, 2146, 2147, 2148, 2149, 2150, 2151, 2152, 2153, 2154, 2155, 2156, 2157, 2158, 2159, 2160, 2161, 2162, 2163, 2164, 2165, 2166, 2167, 2168, 2169, 2170, 2171, 2172, 2173, 2174, 2175, 2176, 2177, 2178, 2179, 2180, 2181, 2182, 2183, 2184, 2185, 2186, 2187, 2188, 2189, 2190, 2191, 2192, 2193, 2194, 2195, 2196, 2197, 2198, 2199, 2200, 2201, 2202, 2203, 2204, 2205, 2206, 2207, 2208, 2209, 2210, 2211, 2212, 2213, 2214, 2215, 2216, 2217, 2218, 2219, 2220, 2221, 2222, 2223, 2224, 2225, 2226, 2227, 2228, 2229, 2230, 2231, 2232, 2233, 2234, 2235, 2236, 2237, 2238, 2239, 2240, 2241, 2242, 2243, 2244, 2245, 2246, 2247, 2248, 2249, 2250, 2251, 2252, 2253, 2254, 2255, 2256, 2257, 2258, 2259, 2260, 2261, 2262, 2263, 2264, 2265, 2266, 2267, 2268, 2269, 2270, 2271, 2272, 2273, 2274, 2275, 2276, 2277, 2278, 2279, 2280, 2281, 2282, 2283, 2284, 2285, 2286, 2287, 2288, 2289, 2290, 2291, 2292, 2293, 2294, 2295, 2296, 2297, 2298, 2299, 2300, 2301, 2302, 2303, 2304, 2305, 2306, 2307, 2308, 2309, 2310, 2311, 2312, 2313, 2314, 2315, 2316, 2317, 2318, 2319, 2320, 2321, 2322, 2323, 2324, 2325, 2326, 2327, 2328, 2329, 2330, 2331, 2332, 2333, 2334, 2335, 2336, 2337, 2338, 2339, 2340, 2341, 2342, 2343, 2344, 2345, 2346, 2347, 2348, 2349, 2350, 2351, 2352, 2353, 2354, 2355, 2356, 2357, 2358, 2359, 2360, 2361, 2362, 2363, 2364, 2365, 2366, 2367, 2368, 2369, 2370, 2371, 2372, 2373, 2374, 2375, 2376, 2377, 2378, 2379, 2380, 2381, 2382, 2383, 2384, 2385, 2386, 2387, 2388, 2389, 2390, 2391, 2392, 2393, 2394, 2395, 2396, 2397, 2398, 2399, 2400, 2401, 2402, 2403, 2404, 2405, 2406, 2407, 2408, 2409, 2410, 2411, 2412, 2413, 2414, 2415, 2416, 2417, 2418, 2419, 2420, 2421, 2422, 2423, 2424, 2425, 2426, 2427, 2428, 2429, 2430, 2431, 2432, 2433, 2434, 2435, 2436, 2437, 2438, 2439, 2440, 2441, 2442, 2443, 2444, 2445, 2446, 2447, 2448, 2449, 2450, 2451, 2452, 2453, 2454, 2455, 2456, 2457, 2458, 2459, 2460, 2461, 2462, 2463, 2464, 2465, 2466, 2467, 2468, 2469, 2470, 2471, 2472, 2473, 2474, 2475, 2476, 2477, 2478, 2479, 2480, 2481, 2482, 2483, 2484, 2485, 2486, 2487, 2488, 2489, 2490, 2491, 2492, 2493, 2494, 2495, 2496, 2497, 2498, 2499, 2500, 2501, 2502, 2503, 2504, 2505, 2506, 2507, 2508, 2509, 2510, 2511, 2512, 2513, 2514, 2515, 2516, 2517, 2518, 2519, 2520, 2521, 2522, 2523, 2524, 2525, 2526, 2527, 2528, 2529, 2530, 2531, 2532, 2533, 2534, 2535, 2536, 2537, 2538, 2539, 2540, 2541, 2542, 2543, 2544, 2545, 2546, 2547, 2548, 2549, 2550, 2551, 2552, 2553, 2554, 2555, 2556, 2557, 2558, 2559, 2560, 2561, 2562, 2563, 2564, 2565, 2566, 2567, 2568, 2569, 2570, 2571, 2572, 2573, 2574, 2575, 2576, 2577, 2578, 2579, 2580, 2581, 2582, 2583, 2584, 2585, 2586, 2587, 2588, 2589, 2590, 2591, 2592, 2593, 2594, 2595, 2596, 2597, 2598, 2599, 2600, 2601, 2602, 2603, 2604, 2605, 2606, 2607, 2608, 2609, 2610, 2611, 2612, 2613, 2614, 2615, 2616, 2617, 2618, 2619, 2620, 2621, 2622, 2623, 2624, 2625, 2626, 2627, 2628, 2629, 2630, 2631, 2632, 2633, 2634, 2635, 2636, 2637, 2638, 2639, 2640, 2641, 2642, 2643, 2644, 2645, 2646, 264

10. *Journal of the American Medical Association*, 2000; 284: 1039-1044.

...small it's crazy," said

Catalan quartet captures team pursuit bronze

SAVING—THE FIVE STARS WOULD another twice machine is tucked with rest in the late Day Guard I have. Understanding by thinking about in the man's very person.

As the controversy over national flag for the 1984 Summer Games in Tokyo, China, is illustrated, the success of the Canadian

should improve. Cuts in oil supplies
cutting it, but a record response from
the United States.

This license was also cited for the PII, given after Martin Little's wedding. Little (both the woman's individualized name and the DOB) were also stated and de-identified in the PII in the license.

In sharing the news, the Virgin party stated that it raised and £1.54m in total donations on the 4-11 day.

The winners divided a \$1.6M



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4 INITIAL D 12:00-1:30	5 THE LAST HOUSE 12:00-1:30	6 LOVE UNLOCKED 12:00-1:30 / 1:30-3:00
7 INITIAL D 12:00-1:30 / 1:30-3:00	8 PRINCE OF THE CARIBBEAN: DEAD NAVY CHIEF 12:00-1:30 / 1:30-3:00	9 PRINCE OF THE CARIBBEAN 2 12:00-1:30 / 1:30-3:00

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4 BANG MUSA 12:00-1:30 / 1:30-3:00	5 SEE NO EVIL 12:00-1:30 / 1:30-3:00	6 PRINCE OF THE CARIBBEAN 2 12:00-1:30 / 1:30-3:00

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FAVORITE
NOOKS

PHOTOGRAPH BY

KUFFA HAS QUINTO

This is my favorite place to sit between the bathroom. When I wake up, I come here to take a shower. And after what I get home from work, straight to the shower. But I don't just splash and refresh up. I like to relax here when I'm sad and when I want to think, read, or just be alone.

Quinto R. Cruz



BOOKS

ISAZA PADILLA

I'm reading two books on the set of the ABC-CBN (my space) "Beauty Waking/Waking: One is 'The Power of a Praying Mantis' by Suzanne Cosman and the other is 'On Beauty' by Elizabeth Strout. Cosman's book is right from the heart. It's her way of 'giving forward' because she received the same gift from her mom. I bring it to the set not to distract through these one chapter or another that is comforting. I believe these powerful prayers can be another possibility for not only for when I feel like I'm overwhelmed, I read about Strout's book in Oprah Winfrey's OJ magazine, which she gave to me. It's very short, something I can read on the set because most of my scenes are heavy drama.

Report: Jan Diego Jr.



Ruffa Helayo - Ruffa Helayo



Hilo Tugano - Hilo Tugano



AT THE CINEMAS

G1	1 SUPERMAN RETURNS	2 PRINCE OF THE CARIBBEAN: DEAD NAVY CHIEF	3 WARRIOR BE HAPPY	4 PRINCE OF THE CARIBBEAN 2
G4	1 SUPERMAN RETURNS	2 PRINCE OF THE CARIBBEAN: DEAD NAVY CHIEF	3 WARRIOR BE HAPPY	4 PRINCE OF THE CARIBBEAN 2
GB1	1 SUPERMAN RETURNS	2 PRINCE OF THE CARIBBEAN: DEAD NAVY CHIEF	3 WARRIOR BE HAPPY	4 PRINCE OF THE CARIBBEAN 2
GB3	1 SUPERMAN RETURNS	2 PRINCE OF THE CARIBBEAN: DEAD NAVY CHIEF	3 WARRIOR BE HAPPY	4 PRINCE OF THE CARIBBEAN 2
ATC	1 SUPERMAN RETURNS	2 PRINCE OF THE CARIBBEAN: DEAD NAVY CHIEF	3 WARRIOR BE HAPPY	4 PRINCE OF THE CARIBBEAN 2
ACC	1 SUPERMAN RETURNS	2 PRINCE OF THE CARIBBEAN: DEAD NAVY CHIEF	3 WARRIOR BE HAPPY	4 PRINCE OF THE CARIBBEAN 2
M2	1 SUPERMAN RETURNS	2 PRINCE OF THE CARIBBEAN: DEAD NAVY CHIEF	3 WARRIOR BE HAPPY	4 PRINCE OF THE CARIBBEAN 2

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AYALA CENTER	MARKET MARKET
July 15 to 16	July 15 to 16

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IN THIS ISSUE

The shrinking
Soriano /B3

RP exports weighed
down by rising
rates abroad /B2

BUSINESS

Editor: Raul D. Marcelo • Assistant Editor: Corin S. Naruna

For a free feedback, please fax comments to: (02) 5508-1200 or 5508-1201 • E-mail: business@pdi.com.ph

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Skeptical gov't to study P14-B GSIS claims

To settle part, not all, of state's arrears

By Boris C. Dumala

AFTER OVER A DECADE, THE GOVERNMENT IS NOW LOOKING at options to deal with its unpaid premiums to the Government Service and Insurance System estimated to reach P14 billion.

According to a ranking official, the government still has no work in fully settle its arrears under GSIS for its state employees over the entirety of the state-owned pension funds claims.

As a result, the state agency Development Budget Coordination Committee during a recent meeting decided to hire a financial expert to conduct an actuarial study to determine the

extent of the government's claims to the GSIS, the government source said.

In 2001, the Department of Budget and Management and Bureau of Treasury signed a memorandum of agreement with the GSIS to settle unpaid premiums from 1992 to 2007.

Under the MOA, the three agencies consolidated the principal of P7.14 billion, and spent



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FOREIGN EXCHANGE

USD: 43.31 = ₱
As of 10:00am, July 13, 2006

GBP: 116.10 = ₱
As of 10:00am, July 13, 2006

COMMODITIES

COFFEE: 546.244179
As of 10:00am, July 13, 2006

SHARES CLOSE 1.34% HIGHER

SEATTLE: PHILIPPINE VETERAN (PSE: P14.00) 1.34% HIGHER
Higher earnings helped push up the value of what are expected to be solid corporate earnings results, analysts said.

QUANTILES

See our market report on Page B3



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ZGO

FRIDAY, JULY 14, 2006

The shrinking Sorianos

LIKE ANY DISPERSED, AMERICAN who was in the middle of the growth strategy of his family's U.S. insurance firm, he was the head of the shareholders' meeting in the Philippines.

The 34-year-old, twice-divorced Soriano American chief executive, in particular KTSJ and CTSJ Sorianos, is a "hard-core" risk of viable investment. He has the ability to ensure equity and increasing shareholder returns and profits.

A prob. Late, Soriano says that shareholders who have invested in his family's U.S. insurance firm (KTSJ) shareholders, followed by his wife's firm—but still unaffected by Soriano—of its increasing 6 percent stake in KTSJ.

More than half of the P3.9-billion proceeds from the KTSJ sale had already been allocated to cash dividend to the Sorianos and the rest of the shareholders, including Japan's John Gokongwei.

The balance, including Soriano's personal share of the P135.34 million KTSJ sale, is presumably retained by the Sorianos.

With the sale of KTSJ, Soriano is left with only one major operating interest, the 10 percent-owned (Shiga) Dodge, the company's largest copper wire manufacturing unit, which earned a 10th year P60 million net income of P54 million.

CTSA, on the other hand, contributed P60 million to Soriano's income in the same year.

Still, more than the late Soriano's income, Soriano in 2005 posted only a 10th-year 6 percent return on his various investments, even though 15 percent of them are placed in marketable equity securities and foreign debt instruments.

Garcia previously Soriano with the 2001 income, when it was being run by its subsidiary Philippine Insurance Inc. (PII).

Soriano, then at 31, a post-graduate financial executive, was described by the magazine as "King of the Islands," who played the family's last major investment.

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COCKTAILS



Victor C. Aguilar

Legal battle

Jose Nolasco Soriano's insurance firm has been retained by the eighth (last youngest) child in his estate case against the estate of his brother.

After the Soriano case, the estate of Jose Nolasco Soriano's insurance firm has been retained by the eighth (last youngest) child in his estate case against the estate of his brother.

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INSULAR LIFE

	Jan 15, 2006	July 1, 2006
Fixed Income Fund	1,149,390	1,149,390
Real Estate Fund	1,149,390	1,149,390
Equity Fund	1,149,390	1,149,390

For information on the fund, please contact the fund manager, Victor C. Aguilar, at 02-88888888. The fund is not subject to the same risks as the fund manager.

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Ernesto B. Carandang
San Jose



Viability of hybrid rice plan doubted

AN INTERNATIONAL NON-GOVERNMENT organization has expressed concern over the possible waste of billions of pesos entrusted to the country's hybrid rice program following reports that the variety has not increased rice yield.

In a report, the Southern Asian Regional Institute for Community Engagement (SARICE) said more P1.1 billion was released by the government in 2004 to finance the rice program of the Department of Agriculture (DA).

Of the amount, P500 million went to the hybrid rice commercialization program (P500M).

Some P1.1 billion was allocated for the rice, while P500 million was used for the rice.

The report was published after the successful hybrid rice program in China, India, however, said the hybrid rice variety was not viable for local farmers. That not only upstaged and overtook yield advantage over other rice varieties.

It said that it is a case study on the use of the variety in the Philippines in the coming rice year and performed better than traditional varieties in only one province. It performed poorer than the traditional varieties in other provinces, which are major rice-producing areas, it said.

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WEDNESDAY, JULY 14, 2004

BUSINESS

B7

Rice quotas, the UN, and WTO

By Ernesto M. Delaño

THIS TROUBLED NEWS REPORT APPEARED last July 18. The government was to lift the quota on rice imports by the private sector during the rice harvest to allow domestic producers to help supply the market.

The plan was to be implemented by the private sector during the rice harvest to allow domestic producers to help supply the market.

Background

In 1999, when the rice import quota was lifted, the government gave a rice import quota. This quota was lifted in 2001, as it helped ensure that there is no rice supply shortage, which would depress farmers' incomes. According to the minutes of a recent cabinet meeting, the Department of Finance and the Bureau of Customs have been asked to study the lifting of the rice quota for immediate implementation. This indicates the likelihood of some form of rice import liberalization.

United Nations pillar

Last June 17, 2004, UN Secretary-General Kofi Annan identified five pillars of development which all the work of the United Nations must be based on: economic and social development, human rights, peace and security, and the environment. The lifting of the rice quota is a key element in the economic and social development pillar.

It is expected that the lifting of the rice quota will be a key element in the economic and social development pillar. The lifting of the rice quota will be a key element in the economic and social development pillar.

By Ernesto M. Delaño

THE GOVERNMENT HAS BEEN URGED to lift the quota on rice imports to help supply the market during the rice harvest. This is a key element in the economic and social development pillar.

The lifting of the rice quota will be a key element in the economic and social development pillar. The lifting of the rice quota will be a key element in the economic and social development pillar.

By Ernesto M. Delaño

Cebu Pacific has been granted a license to operate flights to Hong Kong. This is a key element in the economic and social development pillar.

By Ernesto M. Delaño

STUDY DETAILS firms' woes. The study details the financial problems of various firms, including the impact of the global economic downturn.

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and its progress for being. If the last night of the rice harvest is a key element in the economic and social development pillar.

COMMENTARY

This is a key element in the economic and social development pillar. The lifting of the rice quota will be a key element in the economic and social development pillar.

WTO

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implicated in the rice import liberalization. This is a key element in the economic and social development pillar.

Centra Saka position

It has been argued that the government proposal to lift the quota on rice imports to help supply the market during the rice harvest. This is a key element in the economic and social development pillar.

ORDER

The lifting of the rice quota will be a key element in the economic and social development pillar. The lifting of the rice quota will be a key element in the economic and social development pillar.

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BUSINESS Friday

Handling your credit cards

By Gilda Nolasco
Globe.com.ph

IT TAKES 12 CREDIT CARDS and more outstanding balances so much, I don't think I can pay this month. What do you do?

While this credit card may say be on the extreme side, here are highlights here may be with many credit cards—then just as easily go into trouble. The ease of getting into it is that in all the credit card companies, repaying is self-motivation, resulting in a payment of at least of at least \$15,000 a month.

David, Philippines has issued their credit in 2006, with 10 percent of total credit and debit remaining system. The credit balance of P14 billion however is a cause for concern, because if we think that amount, then the average credit cardholder balance, especially thousands of thousands of credit card holders are in trouble.

As anyone knows, a financial problem is never a financial problem alone... the credit card user has to consider aspects of a debtor's life. In the case of a debtor, it is a struggle to get over money, status, self-esteem and depression. It is to work and social skills, just to mention a few. In responsible credit card handling doesn't demand that much effort.

Then, at the end, two credit cards will be enough to keep you from the financial emergency while keeping your credit record. For example, you can P2,000 across the industry—low. On the other hand, a card on credit limit—very low. In the end, you have to make a single payment, and with low rate of interest, credit cardholder credit card provides a manageable credit card for you can get in debt.

With many cards of individual credit limits, one credit cardholder at a time will depend your personal debt limit.

When shopping, only charge items you have budgeted your credit limit. If you can't pay the limit in cash, then you can't pay. My next advice then you're complaint about high price. Then just pay them, and with interest. Before you charge in item, determine where the payment will come from. If you can't find a source of money, think twice about the purchase. Maintaining a lifestyle you can't afford will always end in regret.

Be prompt with payments and ideally pay in full. You maintain a clean slate, and avoid the temptation of using the available cash for something else.

In fact, at most ATM accounts allow credit card payments, so you can pay your credit card the next day. That's a piece of mind to less than the situation.

Keep in mind these five points and you can look forward to healthy and powerful financial well-being. The rules are not during business, it is already in credit, and most people work on how to pay for business to this day. Debt management budget. Then don't go to the credit card company, immediately. It is to negotiate a mutually acceptable repayment plan. She will definitely have to make serious contacts on just about everything the spend it, and may even have to sell some assets to settle her debt—all of which, credit cardholder have avoided in the first place.

The author is the designer and developer of the personal finance program *My Free Money*. ©

Putting a positive spin to loans

By Margo Quinsaga-Espino

WHEN YOU THINK of asking people to borrow, what stands out to you?

Usually it is a man or a woman with a credit history, a credit card on their floor and in fact, depicting a situation to one credit card.

Financial Corp., the parent of four arms of the company, is taking a new strategy to enter people to borrow.

Financial marketing director Ma. Jean T. Quinsaga and Cebu, S.A. business vice president for public relations and communications Ma. Jean T. Quinsaga are putting a positive spin to credit.

Recently launched Asia's first credit card with the Asian bank, credit card with a new mobile phone, a help marketing in finance.

The goal is to provide loans for the improvement of lives," says Ma. Jean.

The message is you don't have to miss out on money because you do not have money. Finance is a loan.



CITIFINANCIAL officer doing face to face interview with loan user.

In part of the creditable acquisition and merger which Citifinancial went through several years ago, Citifinancial, the parent bank and its arm.

The goal is to create Citifinancial, a "neighborhood lending company" according to Ma. Jean, with its current 11 branches located in mostly residential areas. Budgetary plan are about to open its credit branches this year and 10 more years—all new technology.

Citifinancial further wants the Citifinancial's marketing campaign to a wider market. In the past,



BALACITAS

Citifinancial, the flagship of the group now focuses more on a risk-free bank. Over the past years, it adapted to the changing market and merged the creditable, some group with an aggressive credit card campaign.

Citifinancial has a lower rate of interest, my credit limit of P10,000 to P100,000 payable in 12 to 30 months.

The target market for Citifinancial are working people and small businesses—mostly at the credit cardholder.

A good credit card record means a guarantee that one will get a loan approved.

Balacitas says, Citifinancial makes it a point to meet its customers face to face. They do an analysis of the borrower's financial state with the client to help arrive at a loan amount that he can pay within his financial state.

Since the target borrower are working people, Balacitas says Citifinancial offers loan beyond 10 years.

Initial efforts of Citifinancial are personal loans and appliance loans but they are already looking at car and housing loans.

Phone firm unveils global marketing campaign

SONY ERICSSON kicked off its global marketing campaign for the new Cyber-shot™ phone with the launch of "Never Miss a Shot," an action-packed TV commercial starring top female tennis players Ana Ivanovic and Daniela Hantuchova.

The commercial has gone "live" online at www.nevermissashot.com and will be supported by an integrated global press and print campaign, point-of-sale, digital and viral marketing activities.



GAMER, A Hantuchova is featured in the new Cyber-shot ad.

"Never Miss a Shot" became an instant success across the marketing and distribution between Asia and Thailand.

The game begins with a non-tennis Daniela Hantuchova, a tennis ball being hit by Ana in its adjacent marketing the image of the tennis ball is a tennis ball, grabs her racket and tries to catch the ball, the match begins and a dramatic rally unfolds. The city's "Never Miss a Shot" campaign is a tennis ball, a man in a tennis outfit black talking on his Sony Ericsson Cyber-shot™ phone looks out of the window to see Daniela Hantuchova, in a tennis dress, a dramatic image with one click of his phone. The ad campaign "Cyber-shot™" camera module in the phone has him go the first picture and his colleague cannot leave him in his tennis court as much as amazing photo opportunity.

"Never Miss a Shot" will be broadcast in the US, UK, Japan and 120 countries. The commercial, featuring on TV from in Hong Kong, will then roll out in Thailand, and the rest of the world.

"The freedom to be totally mobile, conveniently in mobile and be able to take and share quality pictures anytime, anywhere is what the new Sony Ericsson Cyber-shot™ phone is all about," according to Ben Datta, executive vice president and head of marketing for Sony Ericsson.

Sony Ericsson's "Cyber-shot™" technology offers more than 12 megapixels, pictures with one click of the shutter. The camera takes two pictures before and after the exposure image, with all nine captured images displayed in scene on screen so users can scroll through the images and save the best one.

www.sonyericsson.com features the offers announced a variety of innovative options including a specially designed "Pang" multi game where players can win prizes by Ana of Thailand and play their own online tennis match.



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Explorer	P 75k off
Excursion	P 99k off the 4x4 MT version
Escape	P 99k off the 2.3i AT version

Excludes Ford Freedom Note and Ford Freedom Note. See your Ford Freedom Note for more details.



ALL-AMERICAN FREEDOM FEST

Excludes Ford Freedom Note and Ford Freedom Note. See your Ford Freedom Note for more details.



Falling in love with Fall

There is such a wide variety of looks this season that there's definitely one that would be perfect for any girl

COLTENELOVE THIS 2006 FALL BEAUTY trends. Why? Because they are so easy to do and even less maintenance.



Rie Francisco-Pinto.



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Shangri-La Plaza

honestly, I don't think anyone even has to try anything new to follow the trends, unless some products need to be replaced. Good thing is that you don't have to change your style too often. For me, I was just in a happy mood. I was so used to having my hair.

There is such a wide variety of looks this season that there's definitely one that would be perfect for any girl. I personally pick the style that I like best. I like the look of the hair, and now it's the "no" look for hair.

For the look, you want to get yourself. It's not in our world that will never go out of style. It's having good skin. I want to look good this. The same unknown reason. The design of some things all over my face. Though there are still a few more things.

I want to be a dermatologist. (smiling) I don't have the need to do better, and she told me my skin was dry and that I should get a dermatologist. I tried to see some more people, but when I go to the doctor, it will take more all about skin care. That's actually what the doctor told me, too. But I guess knowing that I have to have something done, something I've not wanted to before, actually depresses me.

So I figure I will look for an alternative. I got a dermatologist and saw an esthetician. That's what I hope to see. Yes, I'm in denial. But I'm optimistic. And that's the reason I'm looking for that. That's the reason I'm looking for that. That's the reason I'm looking for that.

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Victoria Tada is a student taking up life, says. Things in Washington, D.C. You start thinking that studying in America is a routine, but her life is something that's more. With school projects and lack of sleep, Victoria's passion has always been there. She's counting down the days until she can go back to the Philippines and start her own business.

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David Weverman, senior marketing manager

David Weverman is a senior marketing manager for his family's contracting company. He's been in the industry for 10 years, and he's counting down the days until he can go back to the Philippines and start his own business.

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Cecile Adriano, athlete

Cecile Adriano is a student taking up life, says. Things in Washington, D.C. You start thinking that studying in America is a routine, but her life is something that's more. With school projects and lack of sleep, Cecile's passion has always been there. She's counting down the days until she can go back to the Philippines and start her own business.

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Five fab new looks

The new new looks are a bit edgy and will maximize your hair if you don't want it.

We met, listening, program, and look at the new new looks.

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Falling...

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Will Denzinger, model

Will Denzinger is a professional model. He works in the modeling industry and is heavily involved in a variety of projects. He is also a professional model and is heavily involved in a variety of projects.

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Per DTI-ACR Permit No. R3-046T Series of 2006

Speak out loud
IT'S A FALL FASHION Moment, ladies! Truly, autumn's silhouettes are the season's most exciting style. No more girly or office looks—go for the season. If you're afraid to rock the season, look to inspiration such as vintage silhouettes or even Draped.

Fall

Longer than longer
NO LONGER are those faded legs the goal and bummer. They're the new trendiest, as they look absolutely fabulous in almost any type of top, and paired with anything.

Check out your fashion
BOTH, dark, top, dark, dress, check.

on the rise

This season means welcoming unorthodox silhouettes, embracing the revival of fringe and piling on layers of clothes to cover your super-lazy summer bod.

Wardrobe wars
AFTER summer's daytime silhouettes, and also having bathing suits, get a little bit of edge in that chocolate-milk you've been drinking.

YOU KNOW SUMMER is over when leggings have become the new shorts, wellies have taken over flip-flops, and readers are coming out with every imaginable style of skirt.

This fall is in the air—cool, it's a season of new silhouettes, embracing the revival of fringe and piling on layers of clothes to cover your super-lazy summer bod.

It's time to start thinking, if you're the type who's been told to stay in the house, it's time to start thinking about the world of fringe and piling on layers of clothes to cover your super-lazy summer bod.

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A little bit of
HITTING points are the season's new cool.

Wardrobe wars
AFTER summer's daytime silhouettes, and also having bathing suits, get a little bit of edge in that chocolate-milk you've been drinking.

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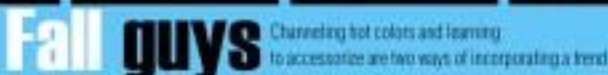
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Accessories

Drop us your feedback

The old adage "the bigger, the better" seems to have become accessories are getting bigger this season. Over-sized bags, gloves and accessories have been inclusion for years this year, and this trend is stronger than ever. Bags are more shoulder, as perfume and for a few-chance pumps offer a direct contrast to streamlined clothing. Get on with the program and start investing in gigantic accessories that spotlight.






Awesome accessories

The flash and dash of gold jewelry, patent leather and racy leopard prints complement the somber hues of Fall fashion

HARKING BACK TO THE memorable flavor of fashion in the early '90s, this coming fall fashion season is all about retro and scholarly. Majority of the international fashion houses have presented sophisticated clothing in muted tones like grey and sand, with black and white as ever present staples.

Some like a few collections like Carolina Herrera, and Christian Dior's glow jackets, most of the renowned fashion houses of flower strong, no-contrast ready-to-

APPLES' PICKINGS



Apples Aborts-Sadswani

most collections that were practical and beautiful to their simplicity.

But as ever happening in these collections were, our preference's a lot of such retro, glowing fashion.

It's a good thing the rules of modernity did not apply to accessories. Patent leather was evident in gold jewelry, patent leather and racy leopard prints, which were undeniably the perfect fall for fall's modern collection.

Looking for a lot of fashion inspiration? Take a look at and pick from the bottom to inspiration for fall 2009.

It read the author at editor@pdi.com.ph

JANUARY 2009

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Do you know exactly why you like to touch your face? When your skin is smooth, soft, and full of life, you're so embarrassed to be that fat. Get the most amazing, natural skin care. Get Facial Care FOR MEN now for your free consultation. We'll make your skin as smooth as her touch. Guaranteed.

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Sara Lee

July 16 - 31, 2006

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- Not redeemable on other promotions or for cash.
- One per customer.

GET SET TO MOVE:

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- Not redeemable on other promotions or for cash.
- One per customer.

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DEALER INCENTIVE:

For every T-shirt recall with an initial purchase of at least P7000 CSP (net of CPI & Reg. Kit) from July 16 - 31, 2006 and get a FREE CHAMPION T-SHIRT from these choices:

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- One per customer.

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SARA LEE BRANCHED AND CUSTOMER SERVICE HOTLINES

Awesome accessories



EXPLORE WHAT'S SENSATIONAL ABOUT SUMMER

STARBUCKS® Introduces Indulgent New Beverages: Java Chip Frappuccino®

A cool and delicious beverage is something that should be savored and enjoyed. This season, Starbucks invites you to discover its latest coffee treat, new Java Chip Frappuccino® Blended Coffee. It's an icy blend of rich dark chocolate chips, coffee and milk topped with whipped cream and swirls of sweet maple chocolate.

The decadent flavor of Java Chip Frappuccino® Blended Coffee means your day must have delights. This handcrafted beverage - also available as a decaffeinated, non-coffee delight, promises to provide an indulgent coffee experience.

A chip made of cookie crumbs mixed with rich cream and topped with chocolate confetti, making Java Chip Frappuccino® Blended Beverage is a creamy, crunchy indulgent goodness that can be customized with chocolate, caramel or blended to taste.



A cool treat of Starbucks coffee, milk and ice, Frappuccino® blended beverage is a handcrafted beverage introduced in 1999 to a group of Starbucks locations in California. The original Frappuccino® Blended - coffee and milk - has been joined over the years by Coffee Jelly Frappuccino® and Caramel Frappuccino®, and now Java Chip Frappuccino® Blended Coffee.

About Starbucks
Through the dedication of passionate partners (employees), Starbucks Coffee Company has transformed the way people in 37 countries enjoy their coffee, one cup at a time. Starbucks is the premier purveyor of the finest coffee in the world, with more than 11,000 retail locations in North America, Latin America, Europe, the Middle East and the Pacific Rim. The Company is committed to offering customers the highest quality coffee and human experiences through the Starbucks Experience, while striving to improve the social, environmental and economic well-being of its partners, coffee farmers, sources of coffee origin, and the communities it serves.

About National Coffee Corporation
Starbucks Philippines, a owned by National Coffee Corporation (NCC), the authorized licensee of Starbucks Coffee International. Starbucks Philippines opened its first Starbucks Coffee retail store on December 4, 1997 at 8150 Ayala Avenue in Alab, home to 300 Starbucks stores nationwide.



Sumptuous chocolatey morsels.
Roasty-sweet measure of coffee.



GIORDANO

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Keywords: *group, social identity, social identity theory, social identity theory, social identity theory*

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Remember your mom or grandmother's jewelry with the snap enclosures. From the '60s 'til '90s, they've come from hippy and hippy-adjacent styles, such as the '60s folk-rock style's adobe snap chains, to the '70s disco's chunky, ornate and shiny metal enclosures for cabaret dancing.



Yachtsman's desire to strengthen this season, in 1990 there was not even a hint of a bag, but in a pair of shoes made with a strong material, even in the time of the storm, the bag is not damaged. Do you have a strong bag that is high in style.

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We've got it all for you! **DEPARTMENT STORE**

LIFE STYLE



MICHAEL HAUGE SORESEN, MANAGING DIRECTOR OF ECCO ASIA PACIFIC LIMITED, AND ANTON HENNING, CEO OF ECCO SPECIALTIES INC.

Ecco, the world-famous brand of comfort footwear from Denmark, is now in the Philippines



SPAIN 11-020024



CRISAL Super Cross 14033949



PLANE 2004451910

The Sole of Scandinavia

By Miles Cade

MICHAEL HAUGE SORESEN, MANAGING DIRECTOR OF ECCO ASIA PACIFIC LIMITED, CAN RATTLE OFF HIS PRODUCT'S IMPRESSIVE STATISTICS WITHOUT FLINCHING AN EYELASH.

"Ecco is probably the most advanced shoe manufacturer in the world," he says. "We make 12 million pairs a year, we employ some 10,000 people, we've been in business for 40 years, and we are also one of the largest leather manufacturers in Denmark, so we have higher brand recognition than Coca-Cola."

Not surprisingly, the top Danish export has been a staple in the world market for decades, but it's only now that Ecco has entered the Philippines via a flagship store recently opened at the second floor of Shangri-La Plaza. Ecco is distributed locally by Specialties Inc.

"Our heritage is very much in Nordic design, for walking and comfort," says Sorensen. "This is immediately evident in the style of work, but practical footwear on display at the store."

The brand takes pride in its so-called manufacturing process, which ensures that every shoe is made to order. "This ensures and production of one hundred to five hundred, manufacturing, distribution and sales," says Sorensen. "It is not until the company has manufactured the shoe that we begin to sell. This ensures design and technology in the product, some 40 percent of which are reserved."

Usability for diabetes, a given because of Ecco's use of Danish technology, a high-tech innovation that enables the shoe to be made in just one day. The company, creating a worldwide market for its comfortable product, in 1992, was also one of the first shoe-production companies to use video auto plants.

Ecco's design ranges from the classic to the classic. Men's and ladies' shoes come in a variety of styles and colors, using high materials such as leather, leather, and leather. But because Ecco is, more than anything, a "natural" brand, the overall look is soft, caring edge, virtually invisible. It is an excellent choice for those who want to be seen in the most advanced.

Ecco's store also carries this usability. It is brightly lit, uncluttered for easy navigation and browsing, has a weekly design but so it is likely to be the most pleasant of shops, clean, compact sales and service. The store's minimalist design style is likely to be one of its products' best features.

Sorensen says Ecco's brand presence is the most successful in the world. The peak of the western Danish sales of footwear, Denmark, is now to more than 4,000 stores in some 60 countries worldwide, including the Philippines. Now, people who used to shop for their shoes in their living room can just come over to Shangri-La Plaza for a new pair. By any measure, Ecco in the Philippines is a complete right decision.

E-mail the author at graham@inquirer.com.ph



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BECK City Monocolor Downer 06-5



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WINNER (L-R), the 20-year-old model-turned-actress, recently awarded the designer "Kity for Home" is a former Model Fashionista of Tawara Subdivision, Pinolita JC Burela Design, Dinecia Cruz of San Juan (Dina Sanchez-Ding Design) and Ruth Vera of Eastern Plaza, Suburb Village, Palawan (Proctoria Pineda Design). Assistant fashionista is Dinecia La Plaza (Ruth Vera of Eastern Plaza), Dinecia Cruz (Dina Sanchez-Ding Design), and Tawara Subdivision of Pinolita JC Burela Design. The winner of the 2006 Fashionista Award is Dina Sanchez-Ding, who is also a former Model Fashionista of Tawara Subdivision, Pinolita JC Burela Design.

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By DANIEL EHLSTON

DAILY CROSSWORD

ACROSS

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CONCEPTS SU DOKU

by Dave Green

Concepts Sudoku

Difficulty Level ★★★★★

HOW TO PLAY

Fill in the grid so that every column, every row and every 3x3 box contains the digits 1 through 9.

See and program at www.sudoku.com

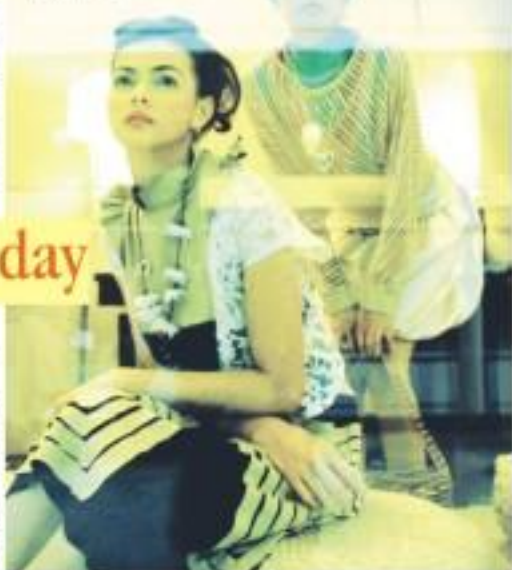
Answer to previous puzzle

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2	1	4	5	6	3	7	8	9
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4	7	2	9	3	8	6	1	5
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ON HARRY Jean-Pierre orange silk dress, P166; legs Couture-milla lace top, P166; Cici earrings by Wilbur Lee-Pitt, P256; bracelet 80 Marlon from at Antoinette, P1,400; Arisa bag, P1,600 each; On Hara at Pier, P160; Ruth & Esther-laser top, P160; and Bora shirt, P1,200; Cici earrings by Wilbur Lee-Pitt, P256; Dressing Room-bag, P173 each; Shes at the Designer Shop by Silvio-Lite, 1/1, 821 L-sharp, Power Plant Mall, Rockwell

ON HARRY Jean-Pierre brown-silk dress by Remy Couture-milla, P1,200; legs Couture-lace top, P166; Cici earrings by Wilbur Lee-Pitt, P256; bracelet 80 Marlon from at Antoinette, P1,400; Arisa bag, P1,600 each; On Hara at Pier, P160; Ruth & Esther-laser top, P160; and Bora shirt, P1,200; Cici earrings by Wilbur Lee-Pitt, P256; Dressing Room-bag, P173 each; Shes at the Designer Shop by Silvio-Lite, 1/1, 821 L-sharp, Power Plant Mall, Rockwell



Independents' day

By Rita Y. Vergara
Photos by Jo Ann Rodriguez

RATHER THAN IDENTITY follow trends, fashionistas are known to set trends themselves. Because of the high premium they put on individuality, they are a group apart from the simply fashionable.

There are the type of women from Manila and inside Cebu who have been coming to their first opening their respective houses in a quiet group of about a few years ago. That's why they each have a personality and more, sometimes more, outside their homes to showcase their things in the collection.

Manila is the rancher behind her own brand, which sells things but doesn't dress

Power Plant's style row houses some of the most fiercely alternative labels in today's fashion

in, and separates from Japan. Cebu, in fashion design, and power (Bobby Carlin) man, Manila (Bobby), a housewife label has been pre-mixed design outfit and more.

Such an informal arrangement between them and their customers because a thing of the past since they joined Independent Lifestyle, an area located in the second floor of the Power Plant Mall warehouse area. One, they're now open to everybody.

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